

**Partnership for Children of Cumberland County, Inc.**  
**Human Resources Policies and Procedures**

**Employment Information – Benefits**  
**Section 415 – Life Insurance and AD&D**

**1. General Information**

- a. Details of the basic life insurance plan including benefit amounts are described in the contract policy available to all eligible employees.
- b. Accidental Death and Dismemberment (AD&D) insurance provides protection in cases of serious injury or death resulting from an accident. AD&D insurance coverage is provided as part of the basic life insurance plan.

**2. Policies**

- a. The Partnership for Children of Cumberland County, Inc. (PFC) provides a basic life insurance plan for regular full-time and abbreviated schedule employees.
- b. All eligible employees participate in the life insurance plan subject to all terms and conditions of the agreement between PFC and the insurance carrier.
- c. Eligible employees begin life insurance and AD&D coverage only after completing 90 calendar days of service.